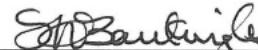




**SO ORDERED.**

**SIGNED this 18th day of October, 2017**

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.  
PLEASE SEE DOCKET FOR ENTRY DATE.**



Suzanne H. Bauknig

UNITED STATES BANKRUPTCY JUDGE

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**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
EASTERN DISTRICT OF TENNESSEE  
NORTHERN DIVISION**

**IN RE: Christopher Wallace Speers  
Heather Ann Speers**

**Case No. 3:17-bk-31638-SHB  
Chapter 13**

**Debtors**

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**ORDER**

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Upon Motion of the Debtors For Substitution of Collateral, for good cause shown, it is hereby **ORDERED** as follows:

1. That the Debtors' 2005 Ford Expedition, serving as the Debtors' primary transportation, was deemed a total loss by Elephant Insurance Company following an auto accident.
2. That Vantage Finance shall release its lien on the title to the 2005 Ford Expedition and send the title to Elephant Insurance Company.
3. That Elephant Insurance Company shall pay insurance proceeds in the amount of \$5,872.36 to the Chapter 13 Trustee, whose address is P.O. Box 228 Knoxville, TN

37901, who shall deliver \$5,872.00 to C&C Motor Company, whose address 6340 Clinton Highway, Knoxville, TN 37912, for the purchase of the substitute vehicle, a 2003 Ford Expedition. Any proceeds not used for the purchase of the vehicle shall be retained by the Chapter 13 Trustee, PO Box 228, Knoxville, TN 37901 and disbursed pursuant to the confirmed plan.

4. Vantage Finance shall have a first lien on the vehicle title of the aforementioned 2003 Ford Expedition and shall be paid pursuant to the confirmed plan.
5. The Debtor shall pay all costs to properly register the title and perfect the lien of Vantage Finance on the 2003 Ford Expedition.
6. The Plan shall not be modified in any other manner.

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APPROVED FOR ENTRY:

/s/ Zachary S. Burroughs  
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US Trustee  
Vantage Finance  
Christopher & Heather Speers, Debtors  
Elephant Insurance  
C&C Motor Company